



Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 64 Name of Debtor <b>Sandberg, James E.</b>		FORM B1, Page 2	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)					
Location Where Filed: <b>- None -</b>		Case Number:		Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)					
Name of Debtor: <b>- None -</b>		Case Number:		Date Filed:	
District:		Relationship:		Judge:	
<b>Signatures</b>					
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>X</b> <u>/s/ James E. Sandberg</u> Signature of Debtor <b>James E. Sandberg</b>			<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		
<b>X</b> _____ Signature of Joint Debtor			<b>X</b> <u>/s/ Thomas F. Fezzey</u> <u>June 22, 2005</u> Signature of Attorney for Debtor(s) Date <b>Thomas F. Fezzey</b>		
_____ Telephone Number (If not represented by attorney)			<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
_____ <b>June 22, 2005</b> Date					
<b>Signature of Attorney</b> <b>X</b> <u>/s/ Thomas F. Fezzey</u> Signature of Attorney for Debtor(s) <b>Thomas F. Fezzey</b> Printed Name of Attorney for Debtor(s) <b>Thomas F. Fezzey, Attorney at Law</b> Firm Name <b>600 West Roosevelt Road</b> <b>Suite B-1</b> <b>Wheaton, IL 60187-2302</b> Address Email: <b>thomas@fezzey.com</b> <b>(630) 909-0909 Fax: (630) 909-0908</b> Telephone Number <b>June 22, 2005</b> Date			<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>X</b> _____ Signature of Bankruptcy Petition Preparer _____ Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
<b>X</b> _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date					

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **James E. Sandberg**,  
Debtor

Case No. \_\_\_\_\_

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>67,325.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>22</b>		<b>158,992.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,011.60</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,288.05</b>
Total Number of Sheets of ALL Schedules		<b>34</b>			
Total Assets			<b>67,325.00</b>		
Total Liabilities				<b>158,992.00</b>	

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	-	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account at Harris Bank</b>	-	<b>250.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Miscellaneous Household Goods and Furnishings</b>	-	<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Stamp Collection and miscellaneous antiques.</b>	-	<b>450.00</b>
6. Wearing apparel.		<b>Necessary Wearing Apparel</b>	-	<b>300.00</b>
7. Furs and jewelry.		<b>Miscellaneous jewelry</b>	-	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **1,850.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401K with Dean Foods</b>	-	<b>64,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Treasury Bonds</b>	-	<b>250.00</b>
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **64,250.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1989 Buick Century with 112,000 miles in fair condition co-owned with Mother</b>	-	<b>250.00</b>
		<b>1982 Oldsmobile Delta 88 with over 100,000 miles in fair condition</b>	-	<b>250.00</b>
		<b>1980 Yamaha motorcycle that leaks oil and is inoperable.</b>	-	<b>500.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.		<b>Computer and Printer</b>	-	<b>225.00</b>
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **1,225.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed.	<b>X</b>			

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>67,325.00</b>

(Report also on Summary of Schedules)



In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b>			
Cash on hand	735 ILCS 5/12-1001(b)	50.00	50.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Checking account at Harris Bank	735 ILCS 5/12-1001(b)	250.00	250.00
<b><u>Household Goods and Furnishings</u></b>			
Miscellaneous Household Goods and Furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Stamp Collection and miscellaneous antiques.	735 ILCS 5/12-1001(b)	500.00	450.00
<b><u>Wearing Apparel</u></b>			
Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
<b><u>Furs and Jewelry</u></b>			
Miscellaneous jewelry	735 ILCS 5/12-1001(b)	300.00	300.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401K with Dean Foods	735 ILCS 5/12-704	60,000.00	64,000.00
<b><u>Stock and Interests in Businesses</u></b>			
Treasury Bonds	735 ILCS 5/12-1001(b)	250.00	250.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1989 Buick Century with 112,000 miles in fair condition co-owned with Mother	735 ILCS 5/12-1001(c)	250.00	250.00
1982 Oldsmobile Delta 88 with over 100,000 miles in fair condition	735 ILCS 5/12-1001(c)	250.00	250.00
1980 Yamaha motorcycle that leaks oil and is inoperable.	735 ILCS 5/12-1001(c)	500.00	500.00
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
Computer and Printer	735 ILCS 5/12-1001(b)	150.00	225.00

Form B6D  
(12/03)

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		H W J C					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)							
Total (Report on Summary of Schedules)						0.00	

0 continuation sheets attached

In re James E. Sandberg,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>33444557300001</b>  <b>Aes/Educaid</b> <b>1200 N 7th St</b> <b>Harrisburg, PA 17102</b>	-	Opened 2/01/02 Last Active 1/03/05 Educational				4,645.00
Account No. <b>33444557300002</b>  <b>Aes/Educaid</b> <b>1200 N 7th St</b> <b>Harrisburg, PA 17102</b>	-	Opened 2/01/02 Last Active 1/03/05 Educational				4,406.00
Account No. <b>42100</b>  <b>Alan C. Gasteier, DDS</b> <b>Bankruptcy Dept.</b> <b>215 W. Wilson</b> <b>Batavia, IL 60510</b>	-	2003 Dental Services				0.00
Account No. <b>023989784015348802</b>  <b>Amex</b> <b>Po Box 297871</b> <b>Fort Lauderdale, FL 33329</b>	-	Opened 5/01/91 Last Active 6/01/97				0.00
Subtotal (Total of this page)						<b>9,051.00</b>

21 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>023989784015333063</b>			<b>Opened 2/01/91</b>				<b>Unknown</b>
<b>Amex</b> <b>Po Box 297871</b> <b>Fort Lauderdale, FL 33329</b>	-						
Account No.			<b>Collection Agency</b>				<b>Unknown</b>
<b>Apex Financial Management</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 2189</b> <b>Northbrook, IL 60065-2189</b>	-						
Account No. <b>6011617210872656</b>			<b>Opened 2/01/96 Last Active 1/16/04</b> <b>ChargeAccount</b>				<b>0.00</b>
<b>Associates/Officemax</b> <b>Po Box 9714</b> <b>Gray, TN 37615</b>	-						
Account No. <b>630 879-6773 0066072</b>			<b>1981</b> <b>Phone Service</b>				<b>0.00</b>
<b>AT&amp;T</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 1288</b> <b>Pittsburgh, PA 15230</b>	-						
Account No. <b>4783 5805 3040 0387</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>AT&amp;T Universal Card</b> <b>BANKRUPTCY DEPT.</b> <b>P.O. Box 44183</b> <b>Jacksonville, FL 32231-4183</b>	-						
Sheet no. <u>1</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>0.00</b>
Subtotal (Total of this page)							<b>0.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>435610000412</b>  <b>Bank Of America</b> <b>1825 E Buckeye Rd</b> <b>Phoenix, AZ 85034</b>	-	<b>Opened 10/01/91 Last Active 9/28/03</b> <b>ChargeAccount</b>				<b>1,457.00</b>
Account No. <b>4356 1000 0412 1901</b>  <b>Bank of America</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 2493</b> <b>Norfolk, VA 23510</b>	-	<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
Account No. <b>898380000098649</b>  <b>Bank One</b> <b>1 East Old State</b> <b>Springfield, IL 62701</b>	-	<b>Opened 2/01/94 Last Active 2/01/03</b>				<b>0.00</b>
Account No. <b>5544 5710 1019 8747</b>  <b>Bank One</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 8650</b> <b>Wilmington, DE 19899-8650</b>	-	<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
Account No. <b>5544 5710 1019 8747</b>  <b>Bank One</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 8650</b> <b>Wilmington, DE 19899-8650</b>	-	<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
Sheet no. <b>2</b> of <b>21</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,457.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 5544 5710 1019 8747		-	Misc. Consumer Purchases				Unknown	
Bank One Bankruptcy Dept. P.O. Box 8650 Wilmington, DE 19899-8650								
Account No. 5520000935		-	Opened 4/01/76				Unknown	
Bp/Citi Po Box 15687 Wilmington, DE 19850								
Account No. 438864130662		-	Opened 4/01/94 Last Active 4/01/98				18.00	
Cap One Bk Po Box 85520 Richmond, VA 23285								
Account No. 3705177		-	Opened 4/01/04				13,108.00	
Cavalry Portfolio Serv 4050 E Cotton Center Blv Phoenix, AZ 85040								
Account No. 5121071777044094		-	Opened 10/01/94 Last Active 8/21/03 ChargeAccount				4,120.00	
Cbusasears Po Box 6189 Sioux Falls, SD 57117								
Sheet no. 3 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	17,246.00

Form B6F - Cont.  
(12/03)

In re James E. Sandberg, Debtor Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>4226910013</b>  <b>Chase</b> <b>4915 Independence Pkwy</b> <b>Tampa, FL 33634</b>	-		<b>Opened 11/01/93 Last Active 8/22/03</b>				<b>10,426.00</b>
Account No. <b>5672230123682121</b>  <b>Chase</b> <b>100 Duffy Ave # 4h2</b> <b>Hicksville, NY 11801</b>	-		<b>Opened 5/01/86 Last Active 7/01/97</b>				<b>0.00</b>
Account No. <b>5369 9003 5045 1287</b>  <b>Chase</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 52188</b> <b>Phoenix, AZ 85072-2188</b>	-		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
Account No. <b>4226 9100 1313 7039</b>  <b>Chase</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 52188</b> <b>Phoenix, AZ 85072-2188</b>	-		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
Account No. <b>5369 9003 5045 1287</b>  <b>Chase</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 15918</b> <b>Wilmington, DE 19850-5918</b>	-		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
Sheet no. <u>4</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>10,426.00</b>
Subtotal (Total of this page)							<b>10,426.00</b>



Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 536990035045		-	Opened 11/01/93 Last Active 9/11/03 ChargeAccount				6,829.00	
Chase Na 100 Duffy Ave # 4h2 Hicksville, NY 11801								
Account No. 422691001313		-	Opened 11/01/93				Unknown	
Chase Na 100 Duffy Ave Hicksville, NY 11801								
Account No. 4428 1350 4046 2517		-	Misc. Consumer Purchases				Unknown	
Choice Bankruptcy Dept. P.O. Box 142319 Irving, TX 75014-2319								
Account No. 173004839		-	Opened 4/01/76 Last Active 6/15/00				0.00	
Citgo/Citi Po Box 15687 Wilmington, DE 19850								
Account No. 442813504046		-	Opened 4/01/90 Last Active 7/31/03 ChargeAccount				8,588.00	
Citi Po Box 6241 Sioux Falls, SD 57117								
Sheet no. 5 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	15,417.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 542418049164	-		Opened 7/01/90 Last Active 9/08/03 ChargeAccount				6,447.00	
Citi Po Box 6241 Sioux Falls, SD 57117								
Account No. 546646001014	-		Opened 10/01/93 Last Active 8/18/03 ChargeAccount				5,949.00	
Citi Po Box 6003 Hagerstown, MD 21747								
Account No. 462120093011	-		Opened 12/01/93 Last Active 9/08/03 ChargeAccount				3,593.00	
Citi Po Box 6003 Hagerstown, MD 21747								
Account No. 461657003069	-		Opened 11/01/93 Last Active 9/08/03 ChargeAccount				1,476.00	
Citi Po Box 6003 Hagerstown, MD 21747								
Account No. 541065409252	-		Opened 9/01/90 Last Active 3/06/01				0.00	
Citi Po Box 6241 Sioux Falls, SD 57117								
Sheet no. 6 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	17,465.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U E D T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No. 545715004022			Opened 8/01/93 Last Active 5/01/97				0.00	
Citi Po Box 6003 Hagerstown, MD 21747	-							
Account No. 462120025049			Opened 12/01/93				Unknown	
Citi Po Box 6003 Hagerstown, MD 21747	-							
Account No. 462120062021			Opened 12/01/93				Unknown	
Citi Po Box 6003 Hagerstown, MD 21747	-							
Account No. 541931075041			Opened 8/01/93				Unknown	
Citi Po Box 6003 Hagerstown, MD 21747	-							
Account No. 5466 4600 1014 8940			Misc. Consumer Purchases				Unknown	
Citi Card Bankruptcy Dept. P.O. Box 142319 Irving, TX 75014-2319	-							
Sheet no. 7 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	0.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4616 5700 3069 9326</b>		<b>NSF Bank Fees</b>				<b>Unknown</b>
<b>Citi Card Bankruptcy Dept. P.O. Box 142319 Irving, TX 75014-2319</b>	-					
Account No. <b>4621 2009 3011 1700</b>		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Citi Cards Bankruptcy Dept. P.O. Box 660370 Dallas, TX 75266-0370</b>	-					
Account No. <b>5466 4600 1014 8940</b>		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Citi Cards / Verizon Bankruptcy Dept. P.O. Box 142319 Irving, TX 75014-2319</b>	-					
Account No. <b>5424 1804 9164 4305</b>		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Citi Premier Card Bankruptcy Dept. P.O. Box 6000 The Lakes, NV 89163-6000</b>	-					
Account No. <b>5424 1804 9164 4305</b>		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Citi Premier Card Bankruptcy Dept. P.O. Box 6000 The Lakes, NV 89163-6000</b>	-					
Sheet no. <u>8</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1511402537	-		Opened 4/01/86 Last Active 2/08/04 ChargeAccount				294.00
Citi/Cpu 110 Lake Dr # 1-0103 Newark, DE 19702							
Account No.	-		Collection Agency				Unknown
Creditors Interchange Bankruptcy Dept. 80 Holtz Drive Buffalo, NY 14225							
Account No. V008773145	-		2004 Medical Services				Unknown
Delnor Community Hospital Bankruptcy Dept. P.O. Box 739 Moline, IL 61266-0739							
Account No. 5427753200063509	-		Opened 12/01/87 Last Active 8/25/03				0.00
Direct Merchants Bank Po Box 43730 Baltimore, MD 21236							
Account No. 541058390024	-		Opened 10/21/95 Last Active 8/24/03				0.00
Direct Merchants Credit Po Box 43038 Baltimore, MD 21236							
Sheet no. 9 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							294.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 5410 5839 0024 6891		-	Misc. Consumer Purchases				Unknown	
Direct Rewards Bankruptcy Dept. P.O. Box 550680 Jacksonville, FL 32255-4150								
Account No. 6011 0079 6450 2685		-	Misc. Consumer Purchases				Unknown	
Discover Bankruptcy Dept. P.O. Box 3008 New Albany, OH 43054-3008								
Account No. 601100796450		-	Opened 7/01/86 Last Active 8/21/03 ChargeAccount				12,059.00	
Discover Financial Svc Po Box 15316 Wilmington, DE 19850								
Account No. 33444557300001		-	Opened 2/05/02 Last Active 1/03/05 Educational				4,645.00	
Educaid P O Box 2461 Harrisburg, PA 17105								
Account No. 33444557300002		-	Opened 2/05/02 Last Active 1/03/05 Educational				4,406.00	
Educaid P O Box 2461 Harrisburg, PA 17105								
Sheet no. 10 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	21,110.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>420972504201</b>			<b>Opened 10/01/92 Last Active 6/01/97</b>				<b>0.00</b>
<b>Elan Fin Stl 12443 Olive Blvd Saint Louis, MO 63141</b>	-						
Account No. <b>5411 1703 5334 9213</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>First National Bank of Omaha Bankruptcy Dept. P.O. Box 3331 Omaha, NE 68103</b>	-						
Account No. <b>4418 5391 2572 6229</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>First National Bank of Omaha Bankruptcy Dept. P.O. Box 3331 Omaha, NE 68103-0331</b>	-						
Account No. <b>5230 0220 0001 0517</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>First USA Bankruptcy Dept. P.O. Box 15548 Wilmington, DE 19886-5548</b>	-						
Account No. <b>4417 1177 0310 6824</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>First USA Bankruptcy Dept. P.O. Box 8650 Wilmington, DE 19899-8650</b>	-						
Sheet no. <b>11</b> of <b>21</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>0.00</b>
Subtotal (Total of this page)							<b>0.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 554457101019	-		Opened 10/01/76 Last Active 9/07/03 ChargeAccount				4,916.00	
First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081								
Account No. 436614102033	-		Opened 5/01/82 Last Active 9/01/00				0.00	
First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081								
Account No. 441711770310	-		Opened 9/01/92 Last Active 9/07/03 ChargeAccount				5,867.00	
First Usa Bank N A 1001 Jefferson Plaza Wilmington, DE 19701								
Account No. 4678017550	-		Opened 5/01/82 Last Active 7/01/99				Unknown	
Fnb Chicago Fst Card 2500 Westfield Dr Elgin, IL 60123								
Account No. 509048256805215	-		Opened 10/01/88 Last Active 8/25/03 ChargeAccount				11,788.00	
Fnb Omaha 1620 Dodge St Omaha, NE 68197								
Sheet no. 12 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	22,571.00



Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 417495870611236	-		Opened 6/01/91 Last Active 8/18/03 ChargeAccount				9,216.00
Fnb Omaha 1620 Dodge St Omaha, NE 68197							
Account No. 341584798948403	-		Opened 1/01/95 Last Active 8/25/03 ChargeAccount				3,899.00
Fnb Omaha 1620 Dodge St Omaha, NE 68197							
Account No.	-		2005 Medical Services				Unknown
Fox Valley Orthopardic Institute Bankruptcy Dept. 2525 Kaneville Road Geneva, IL 60134							
Account No. 3791224052	-		Opened 5/01/85 Last Active 1/24/01 ChargeAccount				0.00
Gemb/Jc Penney Po Box 984100 El Paso, TX 79998							
Account No. 6032207520101031	-		Opened 11/01/00 Last Active 3/16/04 ChargeAccount				285.00
Gemb/Walmart Pob 981400 El Paso, TX 79998							
Sheet no. 13 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							13,400.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>449</b>  <b>Geneva Eye Clinic</b> <b>Bankruptcy Dept.</b> <b>302 Randall Road #10</b> <b>Geneva, IL 60134</b>	-	<b>2004</b> <b>Medical Services</b>				<b>0.00</b>
Account No. <b>2191</b>  <b>Geneva Family Practice</b> <b>Bankruptcy DEpt.</b> <b>302 Randall Road #202</b> <b>Geneva, IL 60134</b>	-	<b>2004</b> <b>Medical Services</b>				<b>0.00</b>
Account No. <b>5438570002101999</b>  <b>Hhld Bank</b> <b>Po Box 98706</b> <b>Las Vegas, NV 89193</b>	-	<b>Opened 12/01/01 Last Active 3/22/02</b>				<b>0.00</b>
Account No. <b>0401535978</b>  <b>Hhld Bank</b> <b>Po Box 98706</b> <b>Las Vegas, NV 89193</b>	-	<b>Opened 9/01/92</b>				<b>Unknown</b>
Account No. <b>543700040153</b>  <b>Household Bank</b> <b>Pob 98706</b> <b>Las Vegas, NV 89193</b>	-	<b>Opened 9/01/92 Last Active 11/01/00</b>				<b>0.00</b>
Sheet no. <b>14</b> of <b>21</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5471191521		-	Opened 1/01/94 Last Active 4/01/02 Mortgage				0.00
Hsbc Mortgage Corp Usa 2929 Walden Ave Depew, NY 14043							
Account No.		-	2004 Medical Services				0.00
Kane Cardiology Bankruptcy Dept. 302 Randall Road #106 Geneva, IL 60134							
Account No. 4489441		-	Opened 10/01/02 Collection Provena Mercy Center				182.00
Kca Financial Svcs 628 North St Geneva, IL 60134							
Account No. 025 3463 525		-	Misc. Consumer Purchases				Unknown
Kohl's Bankruptcy Dept. P.O. Box 3043 Milwaukee, WI 53201-3043							
Account No. 025346352552		-	Opened 12/01/95 Last Active 10/17/03 ChargeAccount				271.00
Kohls N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051							
Sheet no. 15 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							453.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>R0040355</b>			<b>Opened 1/01/95 Last Active 12/04/95</b>				
<b>Lord &amp; Taylor</b> <b>300 Sheffield Ctr</b> <b>Lorain, OH 44055</b>	-		<b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>R0388020</b>			<b>Opened 2/01/88</b>				
<b>Marshall Fields</b> <b>111 Boulder Industrial D</b> <b>Bridgeton, MO 63044</b>	-		<b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>5329 0024 6602 9500</b>			<b>Misc. Consumer Purchases</b>				
<b>MBNA America</b> <b>Bankruptcy Dept.</b> <b>P.O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>	-						<b>Unknown</b>
Account No. <b>0258</b>			<b>Opened 7/01/00 Last Active 1/04/04</b>				
<b>Mbna America Bank Na</b> <b>Pob 17054</b> <b>Wilmington, DE 19884</b>	-		<b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>1710</b>			<b>Opened 4/01/88 Last Active 8/20/03</b>				
<b>Mbna America Bank Na</b> <b>Pob 17054</b> <b>Wilmington, DE 19884</b>	-		<b>ChargeAccount</b>				<b>0.00</b>
Sheet no. <b>16</b> of <b>21</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>0.00</b>
Subtotal (Total of this page)							<b>0.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>995977103</b>		<b>Opened 6/01/86</b>				<b>Unknown</b>
<b>Merchants National Ban</b> <b>34 S Broadway</b> <b>Aurora, IL 60505</b>	-					
Account No.		<b>Collection Agency</b>				<b>Unknown</b>
<b>National Asset Recovery, Inc.</b> <b>Bankruptcy Dept.</b> <b>2880 Dresden Drive Suite 200</b> <b>Atlanta, GA 30341</b>	-					
Account No. <b>1149831</b>		<b>Opened 1/01/88</b> <b>ChargeAccount</b>				<b>Unknown</b>
<b>Nbgl-Carsons</b> <b>140 W Industrial Dr</b> <b>Elmhurst, IL 60126</b>	-					
Account No. <b>5919993</b>		<b>Opened 11/01/04</b> <b>Collection Nco/Assignee Of Chas</b>				<b>12,526.00</b>
<b>Nco Fin/99</b> <b>Po Box 41466</b> <b>Philadelphia, PA 19101</b>	-					
Account No. <b>32698018381</b>		<b>Opened 2/20/81 Last Active 1/31/05</b>				<b>194.00</b>
<b>Nicor Gas</b> <b>1844 Ferry Road</b> <b>Naperville, IL 60563</b>	-					
Sheet no. <u>17</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>12,720.00</b>
Subtotal (Total of this page)						<b>12,720.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>601165610091</b>			<b>Opened 1/01/95 Last Active 6/01/03</b>				<b>0.00</b>
<b>Office Depot-C/Cbusa Na Po Box 7038 Sioux Falls, SD 57117</b>	-						
Account No. <b>151 140 253 7</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Phillips 66 Bankruptcy Dept. P.O. Box 9140 Des Moines, IA 50368-9140</b>	-						
Account No.			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Purcell Bros. Auto Service &amp; Tire Bankruptcy Dept. 351 S. Randall Road Batavia, IL 60510</b>	-						
Account No. <b>50213378300001</b>			<b>Opened 11/01/85 Last Active 8/16/04</b>				<b>2,035.00</b>
<b>Regency Savings/Fhlmc 24 N Washington St Naperville, IL 60540</b>	-						
Account No. <b>4352 3734 0165 6472</b>			<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Retailers National Bank/Target Bankruptcy Dept. P.O. Box 59231 Minneapolis, MN 55459-0231</b>	-						
Sheet no. <b>18</b> of <b>21</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>2,035.00</b>
Subtotal (Total of this page)							<b>2,035.00</b>

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 2399		-	2004 Medical Services				Unknown	
Riaz A. Baber, M.D. Bankruptcy Dept. P.O. Box 1446 Aurora, IL 60507-1446								
Account No. 388020789110		-	Opened 2/01/88 ChargeAccount				0.00	
Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440								
Account No. 38802078		-	Opened 2/18/88 Last Active 4/01/97 ChargeAccount				0.00	
Rnb/Dayton/Hudson/Fields 3701 Wayzata Blvd Minneapolis, MN 55416								
Account No. 5121 0717 7704 4094		-	Misc. Consumer Purchases				Unknown	
Sears Gold Master Card Bankruptcy Dept P.O. Box 818007 Cleveland, OH 44181-8007								
Account No. 4356100004121901		-	Opened 6/01/04				1,614.00	
Sherman Acquisition Po Box 740281 Houston, TX 77274								
Sheet no. 19 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	1,614.00

Form B6F - Cont.  
(12/03)

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Collection Agency				Unknown
Sherman Acquisition Bankruptcy Dept. P.O. Box 1170 Fairfax, VA 22030	-						
Account No. 914897278090			Opened 11/01/99 Last Active 2/07/02 ChargeAccount				0.00
Tnb - Target Po Box 9745 Minneapolis, MN 55440	-						
Account No. 4352373401656472			Opened 11/01/99 Last Active 8/16/03 ChargeAccount				2,470.00
Tnb Target Po Box 9475 Minneapolis, MN 55440	-						
Account No. 539880000093			Opened 5/01/91 Last Active 8/20/03 ChargeAccount				5,947.00
Unv/Citi Po Box 6241 Sioux Falls, SD 57117	-						
Account No. 478358053040			Opened 12/01/94 Last Active 8/20/03 ChargeAccount				5,316.00
Unv/Citi Po Box 6241 Sioux Falls, SD 57117	-						
Sheet no. 20 of 21 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							13,733.00



Form B6F - Cont.  
(12/03)

In re James E. Sandberg, Debtor Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>13836392</b>		<b>Opened 2/01/02 Educational</b>				<b>Unknown</b>
<b>Wachovia Bk Educaid/Ft Po Box 13667 Sacramento, CA 95853</b>	-					
Account No. <b>13836404</b>		<b>Opened 2/01/02 Educational</b>				<b>Unknown</b>
<b>Wachovia Bk Educaid/Ft Po Box 13667 Sacramento, CA 95853</b>	-					
Account No. <b>6032 2075 2010 1031</b>		<b>Misc. Consumer Purchases</b>				<b>Unknown</b>
<b>Wal Mart Bankruptcy Dept. P.O. Box 103042 Roswell, GA 30076-9042</b>	-					
Account No.						
Account No.						

Sheet no. 21 of 21 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**0.00**

Total  
(Report on Summary of Schedules)

**158,992.00**

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re James E. Sandberg, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **James E. Sandberg**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Single</b>	RELATIONSHIP <b>None.</b>	AGE
<b>EMPLOYMENT</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation		
Name of Employer	<b>Unemployed and Disabled</b>	
How long employed		
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) **Social Security**

Pension or retirement income

Other monthly income

(Specify) **CNA Disability**

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>1,494.20</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>517.40</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

TOTAL MONTHLY INCOME

\$ <u>2,011.60</u>	\$ <u>N/A</u>
--------------------	---------------

TOTAL COMBINED MONTHLY INCOME \$ 2,011.60

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **James E. Sandberg**

Case No. \_\_\_\_\_

Debtor(s)

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>0.00</b>
Are real estate taxes included?	Yes _____ No <u><b>X</b></u>		
Is property insurance included?	Yes _____ No <u><b>X</b></u>		
Utilities:			
Electricity and heating fuel		\$	<b>244.00</b>
Water and sewer		\$	<b>0.00</b>
Telephone		\$	<b>64.00</b>
Other <b>Cable TV</b>		\$	<b>17.00</b>
Home maintenance (repairs and upkeep)		\$	<b>0.00</b>
Food		\$	<b>433.00</b>
Clothing		\$	<b>20.00</b>
Laundry and dry cleaning		\$	<b>10.00</b>
Medical and dental expenses		\$	<b>1,264.00</b>
Transportation (not including car payments)		\$	<b>200.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>10.00</b>
Charitable contributions		\$	<b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<b>0.00</b>
Life		\$	<b>0.00</b>
Health		\$	<b>0.00</b>
Auto		\$	<b>26.05</b>
Other		\$	<b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	<b>0.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
Alimony, maintenance, and support paid to others		\$	<b>0.00</b>
Payments for support of additional dependents not living at your home		\$	<b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
Other		\$	<b>0.00</b>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$</b>	<b>2,288.05</b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<b>N/A</b>
B. Total projected monthly expenses		\$	<b>N/A</b>
C. Excess income (A minus B)		\$	<b>N/A</b>
D. Total amount to be paid into plan each _____		\$	<b>N/A</b>
	(interval)		

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James E. Sandberg**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **35** sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 22, 2005**

Signature **/s/ James E. Sandberg**

**James E. Sandberg**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James E. Sandberg**

Debtor(s)

Case No.

Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$24,139.20**  
**\$24,139.20**

SOURCE (if more than one)  
**Social Security and Disability, 2003**  
**Social Security and Disability, 2004**

**2. Income other than from employment or operation of business**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

### 6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thomas F. Fezzey, Attorney at Law 600 West Roosevelt Road Suite B-1 Wheaton, IL 60187-2302	February 19, 2005	\$950.00 attorney fee and \$209.00 filing fee

### 10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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## 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18 . Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 22, 2005

Signature /s/ James E. Sandberg  
**James E. Sandberg**  
Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James E. Sandberg**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
**-NONE-**

**Creditor's name**

*b. Property to Be Retained*

*[Check any applicable statement.]*

Description  
of  
Property  
**-NONE-**

Creditor's  
Name

Property is  
claimed as exempt

Property will be  
redeemed  
pursuant to 11  
U.S.C. § 722

Debt will be  
reaffirmed  
pursuant to 11  
U.S.C. § 524(c)

Date **June 22, 2005**

Signature **/s/ James E. Sandberg**

**James E. Sandberg**  
Debtor

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **James E. Sandberg**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- |  |    |                      |
|--|----|----------------------|
| For legal services, I have agreed to accept.....           | \$ | <u><b>950.00</b></u> |
| Prior to the filing of this statement I have received..... | \$ | <u><b>950.00</b></u> |
| Balance Due.....   | \$ | <u><b>0.00</b></u>   |
2. \$ **209.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:
- ☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- b. [Other provisions as needed]  
**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **June 22, 2005****/s/ Thomas F. Fezzey**

**Thomas F. Fezzey**  
**Thomas F. Fezzey, Attorney at Law**  
**600 West Roosevelt Road**  
**Suite B-1**  
**Wheaton, IL 60187-2302**  
**(630) 909-0909 Fax: (630) 909-0908**  
**thomas@fezzey.com**

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James E. Sandberg**

Debtor(s)

Case No.  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **June 22, 2005**

**/s/ James E. Sandberg**

**James E. Sandberg**

Signature of Debtor



Academy Collection Service, Inc.  
Bankruptcy Dept.  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Academy Collection Service, Inc.  
Bankruptcy Dept.  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Academy Collection Service, Inc.  
Bankruptcy Dept.  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Academy Collection Service, Inc.  
Bankruptcy Dept.  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Account Solutions Group, LLC  
Bankruptcy Dept.  
205 Bryant Woods South  
Buffalo, NY 14228

Aes/Educaid  
1200 N 7th St  
Harrisburg, PA 17102

Aes/Educaid  
1200 N 7th St  
Harrisburg, PA 17102

Alan C. Gasteier, DDS  
Bankruptcy Dept.  
215 W. Wilson  
Batavia, IL 60510

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Apex Financial Management  
Bankruptcy Dept.  
P.O. Box 2189  
Northbrook, IL 60065-2189

Associated Recovery Systems  
Bankruptcy Dept.  
8665 Baypine Road Suite 200  
Jacksonville, FL 32256

Associates/Officemax  
Po Box 9714  
Gray, TN 37615

AT&T  
Bankruptcy Dept.  
P.O. Box 1288  
Pittsburgh, PA 15230

AT&T Universal Card  
BANKRUPTCY DEPT.  
P.O. Box 44183  
Jacksonville, FL 32231-4183

Bank Of America  
1825 E Buckeye Rd  
Phoenix, AZ 85034

Bank of America  
Bankruptcy Dept.  
P.O. Box 2493  
Norfolk, VA 23510

Bank One  
1 East Old State  
Springfield, IL 62701

Bank One  
Bankruptcy Dept.  
P.O. Box 8650  
Wilmington, DE 19899-8650

Bank One  
Bankruptcy Dept.  
P.O. Box 8650  
Wilmington, DE 19899-8650

Bank One  
Bankruptcy Dept.  
P.O. Box 8650  
Wilmington, DE 19899-8650

Bankcard Services  
Bankruptcy Dept.  
P.O. Box 15026  
Wilmington, DE 19850-5026

Bp/Citi  
Po Box 15687  
Wilmington, DE 19850

Cap One Bk  
Po Box 85520  
Richmond, VA 23285

Card Service Center  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Card Service Center  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

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Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Card Service Center  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Cardmember Service  
Bankruptcy Dept.  
P.O. Box 15548  
Wilmington, DE 19886-5548

Cardmember Service  
Bankruptcy Dept.  
P.O. Box 15548  
Wilmington, DE 19886-5548

Cardmember Services  
Bankruptcy Dept.  
P.O. Box 21550  
Tulsa, OK 74121-1550

Cavalry Portfolio Serv  
4050 E Cotton Center Blv  
Phoenix, AZ 85040

CBE  
Bankruptcy Dept.  
131 Tower Park #100  
Waterloo, IA 50704-2547

Cbusasears  
Po Box 6189  
Sioux Falls, SD 57117

Chase  
4915 Independence Pkwy  
Tampa, FL 33634

Chase  
100 Duffy Ave # 4h2  
Hicksville, NY 11801

Chase  
Bankruptcy Dept.  
P.O. Box 52188  
Phoenix, AZ 85072-2188

Chase  
Bankruptcy Dept.  
P.O. Box 52188  
Phoenix, AZ 85072-2188

Chase  
Bankruptcy Dept.  
P.O. Box 15918  
Wilmington, DE 19850-5918

Chase Na  
100 Duffy Ave # 4h2  
Hicksville, NY 11801

Chase Na  
100 Duffy Ave  
Hicksville, NY 11801

Choice  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Citgo/Citi  
Po Box 15687  
Wilmington, DE 19850

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi  
Po Box 6003  
Hagerstown, MD 21747

Citi Card  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Citi Card  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Citi Cards  
Bankruptcy Dept.  
P.O. Box 660370  
Dallas, TX 75266-0370

Citi Cards  
Bankruptcy Dept.  
P.O. Box 660370  
Dallas, TX 75266-0370

Citi Cards  
Bankruptcy Dept.  
P.O. Box 660370  
Dallas, TX 75266-0370

Citi Cards / Verizon  
Bankruptcy Dept.  
P.O. Box 142319  
Irving, TX 75014-2319

Citi Premier Card  
Bankruptcy Dept.  
P.O. Box 6000  
The Lakes, NV 89163-6000

Citi Premier Card  
Bankruptcy Dept.  
P.O. Box 6000  
The Lakes, NV 89163-6000

Citi/Cpu  
110 Lake Dr # 1-0103  
Newark, DE 19702

Client Services, Inc.  
Bankruptcy Dept.  
3451 Harry S. Truman Blvd.  
Saint Charles, MO 63301

Client Services, Inc.  
Bankruptcy Dept.  
3451 Harry S. Truman Blvd.  
Saint Charles, MO 63301

Collectcorp  
Bankruptcy Dept.  
300 International Drive #100  
Buffalo, NY 14221-5783

Collectcorp  
Bankruptcy Dept.  
300 International Drive Suite 100  
Buffalo, NY 14221

Creditors Financial Group  
Bankruptcy Dept.  
P.O. Box 440290  
Aurora, CO 80044-0290

Creditors Interchange  
Bankruptcy Dept.  
80 Holtz Drive  
Buffalo, NY 14225

Creditors Interchange  
Bankruptcy Dept.  
80 Holtz Drive  
Buffalo, NY 14225

Delnor Community Hospital  
Bankruptcy Dept.  
P.O. Box 739  
Moline, IL 61266-0739

Direct Merchants Bank  
Po Box 43730  
Baltimore, MD 21236

Direct Merchants Credit  
Po Box 43038  
Baltimore, MD 21236

Direct Rewards  
Bankruptcy Dept.  
P.O. Box 550680  
Jacksonville, FL 32255-4150

Discover  
Bankruptcy Dept.  
P.O. Box 3008  
New Albany, OH 43054-3008

Discover Financial Svc  
Po Box 15316  
Wilmington, DE 19850

Echelon Recovery Inc.  
Bankruptcy Dept.  
P.O. Box 1880  
Voorhees, NJ 08043

Educaid  
P O Box 2461  
Harrisburg, PA 17105

Educaid  
P O Box 2461  
Harrisburg, PA 17105

Elan Fin Stl  
12443 Olive Blvd  
Saint Louis, MO 63141



Financial Asset Management Systems  
P.O. Box 926050  
Bankruptcy Dept.  
Norcross, GA 30010-6050

Financial Asset Management Systems  
P.O. Box 926050  
Bankruptcy Dept.  
Norcross, GA 30010-6050

First National Bank of Omaha  
Bankruptcy Dept.  
P.O. Box 3331  
Omaha, NE 68103

First National Bank of Omaha  
Bankruptcy Dept.  
P.O. Box 3331  
Omaha, NE 68103-0331

First USA  
Bankruptcy Dept.  
P.O. Box 15548  
Wilmington, DE 19886-5548

First USA  
Bankruptcy Dept.  
P.O. Box 8650  
Wilmington, DE 19899-8650

First Usa Bank  
800 Brooksedge Blvd  
Westerville, OH 43081

First Usa Bank  
800 Brooksedge Blvd  
Westerville, OH 43081

First Usa Bank N A  
1001 Jefferson Plaza  
Wilmington, DE 19701

Fnb Chicago Fst Card  
2500 Westfield Dr  
Elgin, IL 60123

Fnb Omaha  
1620 Dodge St  
Omaha, NE 68197

Fnb Omaha  
1620 Dodge St  
Omaha, NE 68197

Fnb Omaha  
1620 Dodge St  
Omaha, NE 68197

Fox Valley Orthopardic Institute  
Bankruptcy Dept.  
2525 Kaneville Road  
Geneva, IL 60134

Gemb/Jc Penney  
Po Box 984100  
El Paso, TX 79998

Gemb/Walmart  
Pob 981400  
El Paso, TX 79998

Geneva Eye Clinic  
Bankruptcy Dept.  
302 Randall Road #10  
Geneva, IL 60134

Geneva Family Practice  
Bankruptcy DEpt.  
302 Randall Road #202  
Geneva, IL 60134

Hhld Bank  
Po Box 98706  
Las Vegas, NV 89193

Hhld Bank  
Po Box 98706  
Las Vegas, NV 89193

Household Bank  
Pob 98706  
Las Vegas, NV 89193

Hsbc Mortgage Corp Usa  
2929 Walden Ave  
Depew, NY 14043

J. C. Christensen & Assoc.  
Bankruptcy Dept.  
P.O. Box 519  
Sauk Rapids, MN 56379

John Lee Jackson  
Bankruptcy Dept.  
1445 Langham Creek Drive  
Houston, TX 77084

Kane Cardiology  
Bankruptcy Dept.  
302 Randall Road #106  
Geneva, IL 60134

KCA Financial Services, Inc  
Bankruptcy Dept.  
628 North Street P.O. Box 53  
Geneva, IL 60134-6053

Kca Financial Svcs  
628 North St  
Geneva, IL 60134

Kohl's  
Bankruptcy Dept.  
P.O. Box 3043  
Milwaukee, WI 53201-3043

Kohls  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Lord & Taylor  
300 Sheffield Ctr  
Lorain, OH 44055

Marshall Fields  
111 Boulder Industrial D  
Bridgeton, MO 63044

MBNA America  
Bankruptcy Dept.  
P.O. Box 15026  
Wilmington, DE 19850-5026

Mbna America Bank Na  
Pob 17054  
Wilmington, DE 19884

Mbna America Bank Na  
Pob 17054  
Wilmington, DE 19884

Merchants National Ban  
34 S Broadway  
Aurora, IL 60505

National Action Financial Systems  
165 Lawrence Bell Drive #100  
Bankruptcy Dept.  
Buffalo, NY 14231-9027

National Asset Recovery, Inc.  
Bankruptcy Dept.  
2880 Dresden Drive Suite 200  
Atlanta, GA 30341

National Financial Systems  
Bankruptcy Dept.  
600 W. John St. P.O. Box 9046  
Hicksville, NY 11801

National Financial Systems  
Bankruptcy Dept.  
600 W. John St. P.O. Box 9046  
Hicksville, NY 11801

Nbgl-Carsons  
140 W Industrial Dr  
Elmhurst, IL 60126

Nco Fin/99  
Po Box 41466  
Philadelphia, PA 19101

NCO Financial Systems, Inc.  
Bankruptcy Dept.  
507 Prudential Road  
Horsham, PA 19044

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Bankruptcy Dept.  
507 Prudential Road  
Horsham, PA 19044

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Bankruptcy Dept.  
507 Prudential Road  
Horsham, PA 19044

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Office Depot-C/Cbusa Na  
Po Box 7038  
Sioux Falls, SD 57117

OSI Collection Services  
Bankruptcy Dept.  
P.O. Box 550720  
Jacksonville, FL 32255-0720

Phillips 66  
Bankruptcy Dept.  
P.O. Box 9140  
Des Moines, IA 50368-9140

Platinum Recovery Solutions  
Bankruptcy Dept.  
P.O. Box 3708  
Omaha, NE 68103

Protocol Recovery Service  
Bankruptcy Dept.  
509 Mercer Avenue  
Panama City, FL 32401

Purcell Bros. Auto Service & Tire  
Bankruptcy Dept.  
351 S. Randall Road  
Batavia, IL 60510

Regency Savings/Fhlmc  
24 N Washington St  
Naperville, IL 60540

Retailers National Bank/Target  
Bankruptcy Dept.  
P.O. Box 59231  
Minneapolis, MN 55459-0231

Riaz A. Baber, M.D.  
Bankruptcy Dept.  
P.O. Box 1446  
Aurora, IL 60507-1446

Richard D. Seierstad, Esq.  
Bankruptcy Dept.  
P.O. Box 570  
Sauk Rapids, MN 56379-0570

Richard D. Seierstad, Esq.  
Bankruptcy Dept.  
P.O. Box 570  
Sauk Rapids, MN 56379-0570

Risk Management Alternatives  
Bankruptcy Dept.  
11214 Renner Road  
Lenexa, KS 66219

Rnb-Fields3  
Po Box 9475  
Minneapolis, MN 55440

Rnb/Dayton/Hudson/Fields  
3701 Wayzata Blvd  
Minneapolis, MN 55416

Sears Gold Master Card  
Bankruptcy Dept  
P.O. Box 818007  
Cleveland, OH 44181-8007

Sherman Acquisition  
Po Box 740281  
Houston, TX 77274

Sherman Acquisition  
Bankruptcy Dept.  
P.O. Box 1170  
Fairfax, VA 22030

Tnb - Target  
Po Box 9745  
Minneapolis, MN 55440

Tnb Target  
Po Box 9475  
Minneapolis, MN 55440

Universal Fidelity  
Bankruptcy Dept.  
P.O. Box 941911  
Houston, TX 77094-8911

Universal Fidelity Corporation  
Bankruptcy Dept.  
P.O. Box 941911  
Houston, TX 77094-8911

Unvl/Citi  
Po Box 6241  
Sioux Falls, SD 57117

Unvl/Citi  
Po Box 6241  
Sioux Falls, SD 57117

Viking Collection Service  
Bankruptcy Dept.  
7500 Office Ridge Circle  
Eden Prairie, MN 55344-3678

VMC  
Bankruptcy Dept.  
1701 S. First Ave Suite 201  
Maywood, IL 60153

Wachovia Bk Educaid/Ft  
Po Box 13667  
Sacramento, CA 95853

Wachovia Bk Educaid/Ft  
Po Box 13667  
Sacramento, CA 95853

Wal Mart  
Bankruptcy Dept.  
P.O. Box 103042  
Roswell, GA 30076-9042